

LISTING OF THE CLAIMS

1. (currently amended) A method operating on a general purpose computer for managing investment information, comprising:

registering a member;

soliciting investment experience data from the member;

~~generating~~ ~~associating~~ an initial skill-level rating ~~for with~~ the member using ~~responsive to~~ the investment experience data;

presenting to the member investment information collected from other members regarding an investment;

receiving at least one required target projection from the member, the target projection being a speculation of a value of the investment in the future;

including the required target projection in the investment information; ~~and~~

adjusting the initial skill-level rating of the member to an adjusted skill-level rating responsive to the accuracy of the target projection as compared to actual performance of the investment;

filtering the investment information according to members' current skill level rating; and

displaying to the member target projections indicative of target projections received from other members, target projections being a speculation of a value of an investment in the future.

2. (currently amended) The method according to claim 1, wherein the soliciting ~~step~~ ~~element~~ further comprises ~~includes~~ receiving initial projection targets for a test investment; comparing the initial projection targets to targets derived from the investment information; and using the comparison in determining the initial skill-level rating.

3. (currently amended) The method according to claim 1, wherein the

soliciting ~~step element~~ further comprises ~~includes~~ requiring the member to respond to ~~answer~~ an investment experience question by selecting one or more presented ~~predetermined~~ answers.

4. (currently amended) The method according to claim 1, wherein the soliciting step element further comprises ~~includes~~ allowing ~~requiring~~ the member to answer an investment experience question by inputting a free-form response.

5. (original) The method according to claim 4, further including processing the free-form response for a word pattern indicative of an investment skill level.

6. (currently amended) The method according to claim 1, further including filtering the investment information according to member skill-level rating.

7. (currently amended) The method according to claim 1, further including filtering the investment information by selecting ~~excluding~~ specific members according to those members' current skill level rating.

8. (original) The method according to claim 1, wherein presenting the investment information includes presenting other member dialog in the form of posts for a discussion group.

9. (original) The method according to claim 1, wherein presenting the investment information includes presenting an indicia of member ratings.

10. (original) The method according to claim 1, further including receiving the target projection for the investment in a specific time period.

11. (original) The method according to claim 10, wherein the time period is N weeks in the future, and the target projection is a speculation of the average value of the investment in the time period.

12. (original) The method according to claim 11, wherein the time period is one week.

13. (currently amended) A method operating on a general purpose computer for managing investment information, comprising:

rating a member's investment experience responsive to registration information collected from the member to generate an initial skill-level rating for the member;

displaying to the member 1) system target projections indicative of target projections received from other members, target projections being a speculation of a value of an investment in the future, and 2) skill-level ratings for the other members used in analyzing and filtering the system target projections;

receiving from the member a new target projection for the investment; and

adjusting the member's skill-level rating according to the accuracy of the new target projection as compared to the actual value of the investment at the future time.

14. (original) The method according to claim 13, further including filtering the target projections received from other members to determine system target projections, the filtering using ratings associated with the other members.

15. (original) The method according to claim 13, further including receiving from the member dialog data.

16. (original) The method according to claim 13, including processing the dialog data to locate a word pattern.

17. (original) The method according to claim 16, further including restricting the dialog data responsive to the located word pattern.

18. (original) The method according to claim 16, further including adjusting the member's rating responsive to the located word pattern.

19. (currently amended) A method operating on a general purpose computer for managing investment information, comprising:

receiving target projections from a plurality of members, each target projection being a speculation of a value of an investment in the future;

generating a skill-level rating for ~~rating~~ each member according to the accuracy of their respective target projections as compared to the actual value of the investment at the future;

filtering the investment information according to members' current skill level rating;

determining a system target projection using the members' target projections and each member's associated skill-level ratings;

presenting the system target projection to a particular member;

receiving from the particular member, responsive to the system target projection, an updated target projection; and

including the updated target projection and the particular member's rating in determining a new system target projection.